

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
§  
Mark J Gorsky § Case No. 15-33469  
§  
Debtor §

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 09/30/2015 . The undersigned trustee was appointed on 09/30/2015 .

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 56,000.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	18,666.66
Bank service fees	321.92
Other payments to creditors	0.00
Non-estate funds paid to 3 <sup>rd</sup> Parties	0.00
Exemptions paid to the debtor	421.95
Other payments to the debtor	0.00

Leaving a balance on hand of<sup>1</sup> \$ 36,589.47

The remaining funds are available for distribution.

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 02/24/2016 and the deadline for filing governmental claims was 03/30/2016 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 3,585.59 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 3,585.59 , for a total compensation of \$ 3,585.59 <sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 112.64 , for total expenses of \$ 112.64 <sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 12/28/2016 By: /s/Frank J. Kokoszka, Trustee  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Exhibit A

Case No: 15-33469 DRC Judge: Donald R Cassling Trustee Name: Frank J. Kokoszka, Trustee  
Case Name: Mark J Gorsky Date Filed (f) or Converted (c): 09/30/2015 (f)  
341(a) Meeting Date: 10/27/2015  
For Period Ending: 12/28/2016 Claims Bar Date: 02/24/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Checking Account With Chase Bank	3,000.00	850.00		0.00	FA
2. Business Account With Chase Bank	1,000.00	0.00		0.00	FA
3. Village Bank- Checking Account	100.00	100.00		0.00	FA
4. Misc Used Household Goods	900.00	900.00		0.00	FA
5. Used Clothing	400.00	0.00		0.00	FA
6. Pc Rescue Inc. - Computer Repair Co. Income 7-10K Per Month	0.00	0.00		0.00	FA
7. Right To Sue For Personal Injury From Motorcycle Accident At  Personal Injury Settlement with Allstate approved by the Court on 3/8/2016	0.00	0.00		56,000.00	FA
8. Potential Medical Malpractice Case Against Parkside Orthoped	0.00	0.00		0.00	FA
9. 2000 Chevy Tracker Paid In Full 125,000 Miles	400.00	100.00		0.00	FA
10. 2002 Ford Taurus Paid In Full 250,000 Miles	450.00	100.00		0.00	FA
11. 1992 Harley Davidson Sportster - Needs Repair Was In An Acci	1,000.00	800.00		0.00	FA
12. 2007 Nissan Versa Paid In Full 40,000 Miles	2,650.00	250.00		0.00	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values) \$9,900.00 \$3,100.00 \$56,000.00 \$0.00

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

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All assets have been administered.

Trustee has filed claims objections (which are pending).

Upon resolution of claim objections, Trustee will submit TFR.

Exhibit A

Initial Projected Date of Final Report (TFR): 11/30/2016

Current Projected Date of Final Report (TFR): 11/30/2016

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## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-33469  
Case Name: Mark J Gorsky

Trustee Name: Frank J. Kokoszka, Trustee

Exhibit B

Bank Name: Bank of Kansas City

Account Number/CD#: XXXXXX0146

Checking

Taxpayer ID No: XX-XXX4915

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 12/28/2016

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
03/07/16	7	Allstate Property and Casualty Insurance Company	Settlement of Personal Injury Claim	1242-000	\$56,000.00		\$56,000.00
03/18/16	101	John Driscoll Driscoll Law Offices, P.C. 1770 Park Street Suite 205 Naperville, Illinois 60563	Payment of Special Counsel Fees Pursuant to Court's Order Granted on 3/18/2016 authorizing payment of \$18,666.66 to Special Counsel.	3210-600		\$18,666.66	\$37,333.34
03/31/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$49.98	\$37,283.36
04/29/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$53.48	\$37,229.88
05/31/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$55.18	\$37,174.70
06/30/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$53.32	\$37,121.38
07/29/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$55.02	\$37,066.36
08/31/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$54.94	\$37,011.42
11/29/16	102	Mark J. Driscoll 1101 Bryn Mawr Roselle Illinois 60172	Debtor's Exemption Reversal Made check payable to "Mark Driscoll" instead of Mark Gorsky	8100-000		(\$421.95)	\$37,433.37
11/29/16	102	Mark J. Driscoll 1101 Bryn Mawr Roselle Illinois 60172	Debtor's Exemption Remainder of Debtor's \$15,000.00 Personal Injury Exemption. The amount of \$14,578.05 was previously paid directly to the debtor from funds held by the Trustee's Special Counsel	8100-000		\$421.95	\$37,011.42

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## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-33469  
Case Name: Mark J Gorsky

Trustee Name: Frank J. Kokoszka, Trustee

Bank Name: Bank of Kansas City

Account Number/CD#: XXXXXX0146

Checking

Taxpayer ID No: XX-XXX4915

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 12/28/2016

Separate Bond (if applicable):

Exhibit B

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
11/29/16	103	Mark J. Gorsky 1101 Bryn Mawr Roselle, Illinois 60172	Debtor's Exemption Remainder of Debtor's \$15,000.00 Personal Injury Exemption. The amount of \$14,578 was previously paid directly to the Debtor from funds held by the Trustee's Special Counsel.	8100-002		\$421.95	\$36,589.47

COLUMN TOTALS	\$56,000.00	\$19,410.53
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$56,000.00	\$19,410.53
Less: Payments to Debtors	\$0.00	\$421.95
Net	\$56,000.00	\$18,988.58

## Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX0146 - Checking	\$56,000.00	\$18,988.58	\$36,589.47
	\$56,000.00	\$18,988.58	\$36,589.47
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$56,000.00		
Total Gross Receipts:	\$56,000.00		

Exhibit C  
ANALYSIS OF CLAIMS REGISTER

Case Number: 15-33469

Date: December 28, 2016

Debtor Name: Mark J Gorsky

Claims Bar Date: 2/24/2016

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	Frank J. Kokoszka	Administrative		\$0.00	\$3,585.59	\$3,585.59
100 2200	Frank J. Kokoszka	Administrative		\$0.00	\$112.64	\$112.64
1 300 7100	Blue Cross And Blue Shield C/O Healthcare Recoveries Po Box 34576 Dept. 33022147 Louisville, Ky 40232	Unsecured	After discussions with Blue Cross, Blue Cross informed the Trustee that it was not entitled to nor seeking any further payments from the debtor due to the fact that they were previously paid a Hospital Lien. Trustee filed the Notice of Withdrawal on behalf of Blue Cross.	\$0.00	\$29,807.39	\$29,807.39
2 300 7100	Blue Cross And Blue Shield C/O Healthcare Recoveries Po Box 34576 Dept. 33022147 Louisville, Ky 40232	Unsecured	Claim objection sustained and order disallowing Claim #2 entered on 11/18/16	\$0.00	\$29,807.39	\$29,807.39
3 300 7100	Hibu Inc F/K/A Yellowbook Inc C/O Rms Bankruptcy Recovery Services P.O. Box 361345 Columbus, Oh P.O. Box 361345	Unsecured		\$0.00	\$5,646.19	\$5,646.19
4 300 7100	Hibu Inc F/K/A Yellowbook Inc Yellobook Sales & Distribution Co, Inc ( C/O Rms Bankruptcy Recovery Services P. O. Box 361345 Columbus, Oh 43236	Unsecured	The claim is a duplicate of Claim No. 3, filed in the amount of \$5646.19, which will be allowed. Claim Objection sustained and Order disallowing Claim was granted on 11/18/16	\$0.00	\$5,646.19	\$5,646.19
5 300 7100	Hibu Inc F/K/A Yellowbook Inc Yellobook Sales & Distribution Co, Inc ( C/O Rms Bankruptcy Recovery Services P. O. Box 361345 Columbus, Oh 43236	Unsecured	Claim filed in wrong case. Claim Objection filed and granted on 11/18/16	\$0.00	\$0.00	\$0.00
3 - Interest 320 7100	Hibu Inc F/K/A Yellowbook Inc C/O Rms Bankruptcy Recovery Services P.O. Box 361345 Columbus, Oh P.O. Box 361345	Unsecured	This portion of claim number 3 - represents interest only.	\$0.00	\$0.00	\$22.88
Case Totals				\$0.00	\$74,605.39	\$74,628.27

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)



Exhibit C

ANALYSIS OF CLAIMS REGISTER

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Case Number: 15-33469

Date: December 28, 2016

Debtor Name: Mark J Gorsky

Claims Bar Date: 2/24/2016

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 15-33469

Case Name: Mark J Gorsky

Trustee Name: Frank J. Kokoszka, Trustee

Balance on hand \$ 36,589.47

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Frank J. Kokoszka	\$ 3,585.59	\$ 0.00	\$ 3,585.59
Trustee Expenses: Frank J. Kokoszka	\$ 112.64	\$ 0.00	\$ 112.64

Total to be paid for chapter 7 administrative expenses \$ 3,698.23

Remaining Balance \$ 32,891.24

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 5,669.07 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
3	Hibu Inc F/K/A Yellowbook Inc	\$ 5,646.19	\$ 0.00	\$ 5,646.19
3 - Interest	Hibu Inc F/K/A Yellowbook Inc	\$ 22.88	\$ 0.00	\$ 22.88

Total to be paid to timely general unsecured creditors \$ 5,669.07

Remaining Balance \$ 27,222.17

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

The amount of surplus returned to the debtor after payment of all claims and interest is  
\$ 27,222.17 .